

In re:
William D Jernigan
Debtor

Case No. 20-12200-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Jan 06, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2022:

Recip ID	Recipient Name and Address
db	+ William D Jernigan, 5748 Dunlap Street, Philadelphia, PA 19131-3412
cr	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 07 2022 00:00:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 07 2022 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 07 2022 00:00:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2022 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor The Bank Of New York Mellon et.al. bkgroup@kmllawgroup.com
HENRY ALAN JEFFERSON	on behalf of Debtor William D Jernigan hjefferson@hjeffersonlawfirm.com hjeffersonone@gmail.com;r60499@notify.bestcase.com
JEROME B. BLANK	on behalf of Creditor The Bank Of New York Mellon et.al. paeb@fedphe.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor The Bank Of New York Mellon et.al. wbpcf@brockandscott.com, mario.hanyon@brockandscott.com
REBECCA ANN SOLARZ	on behalf of Creditor The Bank Of New York Mellon et.al. bkgroup@kmllawgroup.com, rsolarz@kmllawgroup.com
THOMAS SONG	on behalf of Creditor The Bank Of New York Mellon et.al. tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

William D. Jernigan <u>Debtor</u> THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, 2004-S <u>Movant</u> vs. William D. Jernigan <u>Debtor</u> Kenneth E. West, Esquire <u>Trustee</u>	CHAPTER 13 NO. 20-12200 AMC 11 U.S.C. Section 362
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STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence located at 5748 Dunlap Street, Philadelphia, PA 19131 is **\$4,856.21** which breaks down as follows:

Post-Petition Payments:	December 25, 2020 at \$328.52; January 25, 2021 at \$330.69; February 25, 2021 at \$328.00; March 25, 2021 at \$322.28; April 25, 2021 at \$331.95; May 25, 2021 at \$344.07; June 25, 2021 at \$324.26; July 25, 2021 at \$331.25; August 25, 2021 at \$328.28; September 25, 2021 at \$327.83; October 25, 2021 at \$324.90; November 25, 2021 at \$324.27
Fees & Costs Relating to Motion:	\$1,238.00
Suspense Balance:	\$328.09
Total Post-Petition Arrears	\$4,856.21

2. The Debtor shall cure said arrearages in the following manner:
 - a). Within thirty (30) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$4,856.21**.
 - b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$4,856.21** along with the pre-petition arrears;
 - c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due December 25, 2021 and continuing thereafter,

Debtor shall pay to Movant the present regular monthly mortgage payment of \$326.10 (or as adjusted pursuant to the terms of the mortgage) on or before the twenty-fifth (25th) day of each month. All future payments made pursuant to the terms of this Consent Order should be forwarded to the following address until further notice:

BANK OF AMERICA, N.A.
P.O. BOX 660933
DALLAS, TX 75266

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3). Should Movant issue three Notices of Default due to Debtor's failure to make payments, upon Debtor's fourth default, Movant may immediately file a Certification of Default with the Court, without issuing a new Notice of Default, and the Court shall enter an Order granting the Movant relief from the automatic stay.

6. If the case is converted to Chapter 7 and the loan is in default, Movant may file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

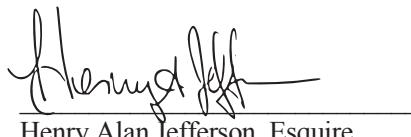
9. The parties agree that a facsimile signature shall be considered an original signature.

Date: December 28, 2021

/s/ Denise Carlon, Esquire

Denise Carlon, Esquire
KML Law Group, PC.
Attorney for Movant

Date: _____



Henry Alan Jefferson, Esquire
Attorney for Debtor

Date: January 4, 2022

/s/ Jack Miller, Esquire, for*

Kenneth E. West, Esquire
Chapter 13 Trustee

**No objection to its
terms, without
prejudice to any of
our rights and
remedies*

Approved by the Court this _____ day of _____, 2022. However, the court
retains discretion regarding entry of any further order.

Date: January 5, 2022



Bankruptcy Judge
Ashely M. Chan